कामना सेवा
विकास बैंक लि.
Kamana Sewa Bikas Bank Ltd.

CENTRAL OFFICE:
Gyaneshwor-30, Kathmandu
Tel: +977-01-5970030
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INTEREST RATES

Effective From 1st Kartik 2083 (18th October 2026)

Deposits

S.N.	Products	Interest Rate (Per Annum)	Payment
1	Normal Saving Account	2.75%	Quarterly Basis
2	Kamana Sewa Pragati Bachat Khata(Silver)		
3	Sabal Nari Bachat Khata		
4	Salary Saving Account		
5	Shareholder Saving Account		
6	Bal Bachat Khata(Child Saving)		
7	Samajik Surakchhya Saving Account		
8	Swabhiman Bachat Khata		
9	Provident Fund Saving Account		
10	Other saving accounts		
11	Kamana Sewa Pragati Bachat Khata (Gold)	2.80%	
12	Timrai Lagi Saving Account		
13	Kamana Sewa Pragati Bachat Khata (Platinum)		
14	Bishista Bachat Khata		
15	KS PMS Saving Account	2.90%	
16	AlphaGrow Saving Account	3.00%	
17	Staff Saving Account		
18	Foreign Employment Saving Account	4.00%	
19	Remittance Saving Account		
20	Call Account	Up to 1.375%	

Fixed Deposits

S.N.	Products	Interest Rate (Per Annum)	Payment on
1	**Individual**		
a	3 months and below 6 months	2.75%	Monthly/Quarterly/At maturity
b	6 months and below 12 months		
c	1 year and below 2 years		
d	2 years and below 3 years	3.00%	
e	3 years and below 4 Years	3.15%	
f	4 years and below 5 Years		
g	5 years and above	4.15%	
h	Timrai Lagi 6 months FD	2.75%	
i	Timrai Lagi 1 year and above FD		
2	**Institutional**		
a	1 year and below 2 years	2.75%	Quarterly/At maturity
b	2 years and upto 3 years		
c	Above 3 years	3.35%	
RECURRING FIXED DEPOSITS / OTHER FIXED DEPOSITS			
a	Recurring Deposit	2.75%	Quarterly

Loans & Advances

Loans With Floating Interest Rates

S.N.	Products	Interest Rate (Per Annum) (Base Rate+ Premium)(%)
1	Loan against FD	Coupon Rate + 2% or Base Rate + 2% whichever is higher
2	Consortium Loan	As per consortium decision
3	Deprived Sector Loan	Base Rate + up to 4%
4	All others loans and advances	Base Rate + up to 5%
Loans With Fixed Interest Rates for Personal Term Loans*		
1	Upto 7 Years	8.99% p.a.
2	More than 7 Years up to 10 Years	9.49% p.a.
3	Above 10 Years	9.99% p.a.
Average Base Rate of Last 3 Months		5.46%
Interest Rate Spread Bhadra 2083		3.97%

* Conditions applied
- For Remittance Fixed Deposit, additional 1% Interest Rate shall be provided
- Premium on interest rates on loans eligible under Green Financing Products shall be less by 0.25% on published interest rates of loan
- Rates other than above shall be in compliance with the provision of Nepal Rastra Bank.

'प्रगतिको आधार, कामना सेवा सँग कारोबार'